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IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Luis Corral

Bankruptcy No. 22-03197 Judge Carol A. Doyle Chapter: 13

Debtor

NOTICE OF MOTION

TO: Luis Corral, 710 Wicker Ave, Streamwood, IL 60107

Maria Corral, 710 Wicker Ave, Streamwood, IL 60107

Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603

David Freydin, Law Offices of David Freydin Ltd, 8707 Skokie Blvd., Suite 312, Skokie, IL 60077

Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604

Please take notice on June 28, 2022 at 9:30 a.m., I shall appear before the Honorable Carol A. Doyle, or any judge sitting in that judge's place, and present the attached motion.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in the court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: https://zoomgov.com/. Then enter the meeting ID and passcode.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and passcode.

Meeting ID and passcode. The meeting ID for this hearing is 161 155 8289 and the passcode is Doyle742. The meeting ID and passcode can also be found on the judge's page on the court's web site.

If you object to this motion and want it called on the presentment dated above, you must file a Notice of Objection no later than two (2) business days before the date. If a Notice of Objection is timely filed, the motion will be called on presentment date. If no notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

/s/ Josephine J. Miceli

CERTIFICATE OF SERVICE

I, Josephine J. Miceli, an attorney certify that I served the attached motion by mailing a copy to the Debtor at the address listed above by depositing the same in the U.S. mail, first class, postage prepaid at 230 W. Monroe St., Chicago, IL 60606 on or before 5:00 p.m. on June 20, 2022. The remaining parties were served by the CM/ECF electronic noticing system.

/s/ Josephine J. Miceli
Josephine J. Miceli, IL ARDC #6243494

Josephine J. Miceli Johnson, Blumberg, & Associates, LLC 230 W. Monroe Street, Suite 1125 Chicago, Illinois 60606 Ph. 312-541-9710 Fax 312-541-9711

NOTICE:

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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Bankruptcy No. 22-03197 Judge Carol A. Doyle

Chapter: 13

Debtor

MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND CODEBTOR STAY

NOW COMES Select Portfolio Servicing, Inc. as servicing agent for CSMC 2018-RPL1 Trust (hereinafter "Movant"), through its attorney, Josephine J. Miceli of Johnson, Blumberg & Associates, LLC, and states as follows:

- 1. The Movant, a party in interest, holds a Mortgage dated June 5, 2006 on the property located at 710 Wicker Avenue, Streamwood, IL 60107, in the original amount of \$210,600.00. (A copy of the Note, Mortgage, Assignment and Loan Modification are attached as Exhibit A, B, C and D respectively and incorporated herein by reference).
- 2. Maria Corral, the non-filing mortgagor, signed the Mortgage.
- 3. The above-captioned Chapter 13 case was filed on March 20, 2022 and the Debtor's Plan has not yet been confirmed.
- 4. The proposed plan provides for the Debtor to be the disbursing agent for the post petition mortgage payments and the Chapter 13 Trustee to be disbursing agent for the pre-petition arrears.
- As of June 8, 2022, the Debtor has failed to maintain post-petition payments thereby accruing a default of 3 payments from April 1, 2022 through June 1, 2022 for a post-petition arrearage total of \$4,406.94. A summary of the post-petition arrearage is as follows:

April 1, 2022 to June 1, 2022, 3 payments at \$1,468.98 each

- 6. The Movant adopts the facts set forth in the Statement of Default as additional allegations in support of this motion.
- 7. The Movant has no adequate protection in that the Debtor is in material default of the terms of the Plan by not making the required payments to the Movant and there is little or no equity in the property.
- That should the Debtor wish to reinstate while under the jurisdiction of this Court,
 Movant requests to be reimbursed for the costs and attorney fees of filing this motion.
- 9. That Movant is entitled to relief pursuant to 11 U.S.C. 362(d).
- 10. That Movant is entitled to codebtor relief pursuant to 11 U.S.C. 1301 as the Movant would be irreparably harmed by the continuation of the codebtor stay.
- 11. The Movant requests waiver of 14 day stay provision of Bankruptcy Rule of Procedure 4001(a)(3).

WHEREFORE, Select Portfolio Servicing, Inc. as servicing agent for CSMC 2018-RPL1 Trust prays for the entry of an order modifying, annulling or terminating the Automatic Stay and CoDebtor Stay instanter to allow permit Movant to exercise its in rem rights under non-bankruptcy law in the property located at 710 Wicker Avenue, Streamwood, IL 60107as the Court deems appropriate and for such other relief as the Court deems just.

/s/ Josephine J. Miceli

Josephine J. Miceli, ARDC #6243494 Attorney for Select Portfolio Servicing, Inc. as servicing agent for CSMC 2018-RPL1 Trust

Josephine J. Miceli Johnson, Blumberg, & Associates, LLC 230 W. Monroe Street, Suite 1125 Chicago, Illinois 60606 Ph. 312-541-9710 Fax 312-541-9711

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